

Before beginning, be sure to have the following information on hand:

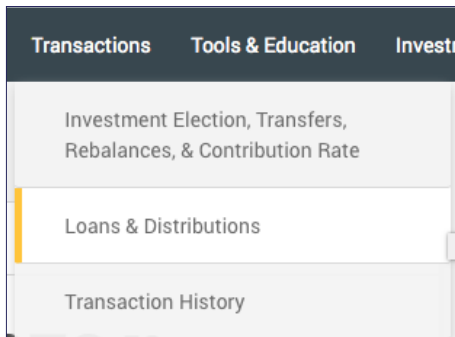
- Participant Username and Password

These instructions take you step by step through each screen. If you feel you've made an error, you can always click on the "back" button to go to the previous screen.

You can reach Saturna's Employer Services Department directly by calling **(833) STC-401K** (833-782-4015) or via email at **401k@saturna.com** if you have any questions.

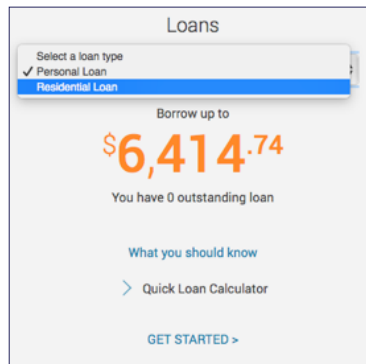
Step 1

Once you have logged in to your account on www.accountplanaccess.net/saturna/ you can find all of the transaction options under the "Transactions" drop down menu. To start the loan request process, select "Loans & Distributions".



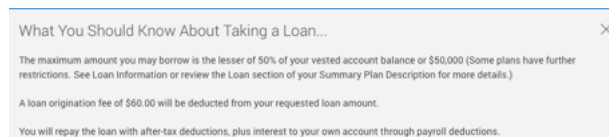
Step 2

Under the title "Loans" you will be able to select either a "Personal Loan" or a "Residential Loan".



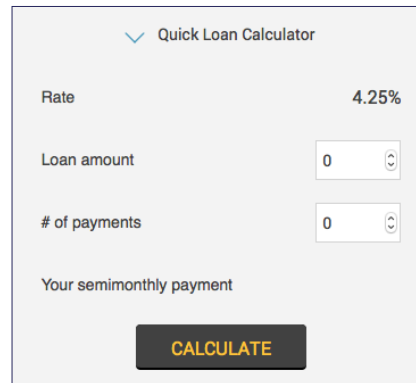
Step 3

If you click the link titled "What you should know" the following window will appear explaining some of the rules/guidelines around taking a loan.



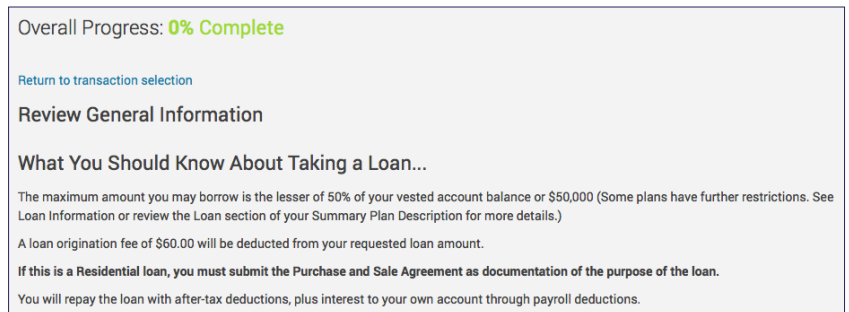
Step 4

The "Quick Loan Calculator" allows you to see what your payments would be depending on the amount you take out and the payback period.



Step 5

If you decide to continue with the request, click the "Get Started" link. This will take you to the first step which explains some of the rules and guidelines around taking a loan.



Step 6

The next step is to request the loan amount and the number of payments.

Loan Type
Personal Loan

Rate 4.25%

Loan amount 2000

of payments 24

Your SemiMonthly payment \$85.25

CALCULATE

[Review Amortization Schedule](#)

Step 7

You can see your loan amortization schedule by clicking on the "Review Amortization Schedule." Note: the Amortization Schedule is the repayment schedule for the loan. 401(k) loan repayments are *in addition* to regular 401(k) contributions and they are made as an "after tax" deduction from paychecks.

Amortization Schedule

| | | | |
|-----------|-------------|----------------|------------|
| Employee | Acuff, Roy | Interest rate | 4.25% |
| Frequency | SemiMonthly | Initial amount | \$5,000.00 |
| Payments | \$88.04 | Status | New Loan |

| Payment Date | Payment Amount | Interest | Principal Amortized | Ending Balance |
|--------------|----------------|----------|---------------------|----------------|
| Aug 18, 2016 | \$0.00 | \$0.00 | \$0.00 | \$5,000.00 |
| Aug 31, 2016 | \$88.04 | \$7.57 | \$80.47 | \$4,919.53 |
| Sep 15, 2016 | \$88.04 | \$8.71 | \$79.33 | \$4,840.20 |
| Sep 30, 2016 | \$88.04 | \$8.57 | \$79.47 | \$4,760.73 |
| Oct 15, 2016 | \$88.04 | \$8.43 | \$79.61 | \$4,681.12 |
| Oct 31, 2016 | \$88.04 | \$8.29 | \$79.75 | \$4,601.37 |

Step 8

Select the "Next" button to verify your information currently on file.

Verify Personal Information

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

General Information

First name *

Middle name

Last name *

Step 9

You may change the destination address of the loan check, but you may not change to whom the check is payable.

Payment Information

Please provide the necessary information to facilitate the payment of your loan.

Payment Method

Check

Step 10

You must read through the selections and check each box accordingly. Click "Next" to review the transaction.

[Return to transaction selection](#)

Transaction Certification

By checking the boxes below and continuing, you are agreeing to all of the statements on this page.

You are submitting a personal loan distribution for \$ 1,000.00 at an interest rate of 4.25 % that will be paid back in 20 payments over a period of 10 months.

You will not receive any paperwork until the loan distribution check is mailed to you. If you choose to request the loan you are consenting to repay the loan in the specified time frame. Do you wish to make the loan request?

By clicking 'Submit' on the following page, I certify that I have accurately entered the details of my transaction request and reviewed it for errors.

I understand that this transaction, once submitted, is subject to review by my plan's administrator and may be approved or rejected based upon the information I have provided. The plan administrator is not liable for any errors within the submitted information that may cause a rejection of this transaction.

I have submitted any and all required documentation for this loan using the paper clip button above. I understand that this loan request may be denied if the documentation I have provided is insufficient.

CANCEL **BACK** **NEXT >>**

Step 11

Review all of the previous steps. If everything is accurate, click "Next" at the bottom of the page to finalize the transaction.

Review

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Next."

Step 12

A confirmation and number will appear and the Overall Progress will read "100% Complete." The final step will be for the sponsor to approve the request.